

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Bruce Chilson
Terry Lee Chilson
Debtors

Case No. 17-02563-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Bruce Chilson, Terry Lee Chilson, 308 West Butler Drive, Drums, PA 18222-2313
4936212	+ Home Furnish, Attention: Legal, 5324 Virginia Beach Boulevard, Virginia Beach, VA 23462-1828
4936220	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AIS.COM	Oct 20 2022 22:43:00	Capital One Bank (USA) N.A Cabelas Club Visa by Am, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4936198	+ EDI: GMACFS.COM	Oct 20 2022 22:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
4936199	+ EDI: TSYS2	Oct 20 2022 22:43:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
4936200	^ MEBN	Oct 20 2022 18:35:06	Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
4988044	+ EDI: AIS.COM	Oct 20 2022 22:43:00	CAPITAL ONE BANK (USA), N.A. - CABEJA'S CLUB VISA, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
4936201	+ EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4950887	EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4936203	+ EDI: CITICORP.COM	Oct 20 2022 22:43:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
4987083	EDI: Q3G.COM	Oct 20 2022 22:43:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
4936204	+ EDI: CITICORP.COM	Oct 20 2022 22:43:00	Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
4936205	+ EDI: CITICORP.COM	Oct 20 2022 22:43:00	Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
4936206	+ EDI: CITICORP.COM	Oct 20 2022 22:43:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S

4936207	+ EDI: WFNNB.COM	Oct 20 2022 22:43:00	Louis, MO 63179-0040 Comenity Bank/Bon Ton, Po Box 182125, Columbus, OH 43218-2125
4938133	EDI: DISCOVER.COM	Oct 20 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4936208	+ EDI: DISCOVER.COM	Oct 20 2022 22:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4936210	Email/Text: collecadminbankruptcy@fnni.com	Oct 20 2022 18:39:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
4936211	EDI: AMINFOFP.COM	Oct 20 2022 22:43:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
4936202	EDI: JPMORGANCHASE	Oct 20 2022 22:43:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
4936213	+ Email/Text: PBNCNotifications@perituservices.com	Oct 20 2022 18:39:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
4972329	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2022 18:46:32	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4936214	+ Email/Text: bk@lendingclub.com	Oct 20 2022 18:39:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
4936215	Email/Text: camanagement@mtb.com	Oct 20 2022 18:39:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4936217	Email/Text: camanagement@mtb.com	Oct 20 2022 18:39:00	Partners Trust Bank, 1100 Wherle Drive./2nd Floor, Attn: Bankruptcy, Williamsville, NY 14221
4936216	+ EDI: LCIPHMRGT	Oct 20 2022 22:43:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
4976658	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101
4936218	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222
4970692	EDI: PRA.COM	Oct 20 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4936849	+ EDI: RECOVERYCORP.COM	Oct 20 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4936221	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Synch/Ashley Homestore, Po Box 965064, Orlando, FL 32896-5064
4936222	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4936223	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4936224	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4982000	EDI: USBANKARS.COM	Oct 20 2022 22:43:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
4936209	EDI: USBANKARS.COM	Oct 20 2022 22:43:00	Elan Financial Service, Po Box 790084, Saint Louis, MO 63179
4936225	+ Email/Text: bankruptcy@webbank.com	Oct 20 2022 18:39:00	Webbank/Gettinton, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
4936226	+ EDI: WFFC.COM		

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4936227 + EDI: CAPITALONE.COM

Oct 20 2022 22:43:00 Wellsfargo, Attn: Bankruptcy, Po Box 9210, Des Moines, IA 50306-9210
Oct 20 2022 22:43:00 Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4936197		Ally, Payment Processing Center, P.O. Box 9001951, KY 40200-1951
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4936219	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Brian C Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Colleen Marie Metroka	on behalf of Debtor 1 John Bruce Chilson colleenmariem2022@icloud.com
Colleen Marie Metroka	on behalf of Debtor 2 Terry Lee Chilson colleenmariem2022@icloud.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	John Bruce Chilson	Social Security number or ITIN xxx-xx-1414
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Terry Lee Chilson	Social Security number or ITIN xxx-xx-4455
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 5:17-bk-02563-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:John Bruce Chilson
aka John B. ChilsonTerry Lee Chilson
aka Terry L. Chilson**By the
court:**10/20/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.